

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Derek Edward DiMedio
Maria Theresa Moran
Debtors

Case No. 16-01731-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 26, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Derek Edward DiMedio, Maria Theresa Moran, 730 Hillcrest Road, Hershey, PA 17033-1732
aty	+ Keith J. Pappas, 176 Fayette Street, Morgantown, WV 26505-5533
4780767	+ 1st Peoples Community, 153 Baltimore Street, Cumberland, MD 21502-2358
4789528	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court:, Navient Solutions, Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
4780768	+ Allegheny Environmental Development, 730 Hillcrest Road, Hershey, PA 17033-1732
4780772	+ Brewer Flooring, Inc., 7540 Allentown Boulevard, Harrisburg, PA 17112-4238
4780773	+ Cenlar Loan Admin & Reporting, 425 Phillips Blvd, Ewing, NJ 08618-1430
4792111	#+ Chris DiMedio, 3 Spring Oak Drive, Newtown, PA 18940-2528
4792112	+ Fran Barrett, 1809 Stoneford Lane, Palmyra, PA 17078-8429
4780780	+ Garrett County Commissioners, Garrett County Tax Office, 203 South 4th Street, Room 107A, Oakland, MD 21550-1591
4780781	+ Imblum Law Offices PC, 4615 Derry Street, Harrisburg, PA 17111-2660
4780782	+ Jesse Reid Sizemore, 11741 Beaver Pike, Jackson, OH 45640-9668
4780783	+ Kennedy Krieger Institute, 707 North Broadway, Baltimore, MD 21205-1888
4825865	+ Lakeview Loan Servicing, LLC, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
4974543	M&T P.O. Box 62182, Baltimore, MD 21264-2182
4974544	M&T P.O. Box 62182, Baltimore, MD 21264-2182, M&T P.O. Box 62182, Baltimore, MD 21264-2182
4792113	+ Mark Haut, 68 Quail Road, Morgantown, WV 26508-0939
4780766	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4792114	+ PotomacEdison, 75 South Main Street, A-RPC, Akron, OH 44308-1812
4780788	+ Rush Services, Inc., PO Box 577, 1251 Mosser Road, Mc Henry, MD 21541-1104
4780796	+ United Bank, 990 Elmer Prince Drive, Morgantown, WV 26505-3275
4780797	+ United Bank Inc, 500 Virginia St E, Charleston, WV 25301-1079
4801422	+ United Bank, Inc., 2650 Grand Central Ave., Vienna WV 26105-1353

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5064607	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	May 26 2023 18:53:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
4780771	Email/Text: bankruptcy@bbandt.com	May 26 2023 18:53:00	BB&T, PO Box 1847, Attn: Bankruptcy, Wilson, NC 27894
4780769	+ EDI: BANKAMER.COM	May 26 2023 22:53:00	Bank of America, Nc4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
4780770	+ EDI: TSYS2	May 26 2023 22:53:00	Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801
4785727	+ Email/Text: enotifications@santanderconsumerusa.com	May 26 2023 18:53:00	CCAP Auto Lease LTD, P.O. Box 961275, Fort Worth, TX 76161-0275

District/off: 0314-1
Date Rcvd: May 26, 2023

User: AutoDocke
Form ID: 3180W

Page 2 of 4
Total Noticed: 56

4821584	+ EDI: WFNNB.COM	May 26 2023 22:53:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4780779	Email/Text: Bankruptcy@mail@marylandtaxes.gov	May 26 2023 18:53:00	Comptroller of Maryland, Revenue Admin Ctr, 110 Carroll Street, Annapolis, MD 21411
4780775	+ EDI: CITICORP.COM	May 26 2023 22:53:00	Citibank North America, Citicorp Credit Svcs, PO Box 790040, Saint Louis, MO 63179-0040
4780776	+ EDI: CITICORP.COM	May 26 2023 22:53:00	Citibank/Best Buy, Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
4780777	+ EDI: CITICORP.COM	May 26 2023 22:53:00	Citibank/Goodyear, CitiCorp Credit Card Services, PO Box 790040, Saint Louis, MO 63179-0040
4780778	+ EDI: WFNNB.COM	May 26 2023 22:53:00	Comenity Bank/Ann Taylor, PO Box 182125, Columbus, OH 43218-2125
4780765	EDI: IRS.COM	May 26 2023 22:53:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4780774	EDI: JPMORGANCHASE	May 26 2023 22:53:00	Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850
4818690	Email/PDF: resurgentbknotifications@resurgent.com	May 26 2023 19:05:05	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4816915	+ Email/Text: bankruptcydpt@mcmcg.com	May 26 2023 18:53:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
4780784	+ EDI: NAVIENTFKASMSERV.COM	May 26 2023 22:53:00	Navient, Attn: Claims Dept, PO Box 9500, Wilkes-Barr, PA 18773-9500
4814281	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2023 18:53:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
4780786	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2023 18:53:00	PNC Bank, Attn: Bankruptcy, 2730 Liberty Ave, Pittsburgh, PA 15222
4780787	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2023 18:53:00	Pnc Bank, N.a., PO Box 3180, Pittsburgh, PA 15222
4825602	EDI: PRA.COM	May 26 2023 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4780785	+ EDI: RMSC.COM	May 26 2023 22:53:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
4816191	+ Email/Text: bankruptcy@firstenergycorp.com	May 26 2023 18:53:00	Potomac Edison, 5001 NASA Blvd, Fairmont, WV 26554-8248
4799578	EDI: Q3G.COM	May 26 2023 22:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4780789	Email/Text: _Credit&Collections@suburbanpropane.com	May 26 2023 18:53:00	Suburban Propane-2300, PO Box J, Whippany, NJ 07981
5161879	+ Email/Text: bncmail@w-legal.com	May 26 2023 18:53:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5161878	+ Email/Text: bncmail@w-legal.com	May 26 2023 18:53:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4780790	+ EDI: RMSC.COM	May 26 2023 22:53:00	Synch/country Home Pro, C/o PO Box 965036, Orlando, FL 32896-0001
4780791	+ EDI: RMSC.COM	May 26 2023 22:53:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
4780792	+ EDI: RMSC.COM		

District/off: 0314-1
Date Rcvd: May 26, 2023

User: AutoDocke
Form ID: 3180W

Page 3 of 4
Total Noticed: 56

4780793	+ EDI: RMSC.COM	May 26 2023 22:53:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
4780794	+ EDI: RMSC.COM	May 26 2023 22:53:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
4816095	+ Email/Text: bncmail@w-legal.com	May 26 2023 22:53:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
4780795	+ EDI: WTRRN BANK.COM	May 26 2023 18:53:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
		May 26 2023 22:53:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CCAP Auto Lease Ltd
cr		M & T Bank
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S, 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
cr	*+	United Bank, Inc., 2650 Grand Central Avenue, Vienna, WV 26105-1353

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2023 at the address(es) listed below:

Name	Email Address
Brandon D Pack	on behalf of Creditor PNC BANK N.A. brandon.pack@phelanhallinan.com brandon.pack@hotmail.com
Gary J Imblum	on behalf of Debtor 1 Derek Edward DiMedio gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 2 Maria Theresa Moran gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com

District/off: 0314-1
Date Rcvd: May 26, 2023

User: AutoDocke
Form ID: 3180W

Page 4 of 4
Total Noticed: 56

Joshua I Goldman	on behalf of Creditor Lakeview Loan Servicing LLC josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
Keith J. Pappas	on behalf of Creditor United Bank Inc. kpappaslaw@labs.net, kjp1@labs.net
Michael J Clark	on behalf of Creditor Lakeview Loan Servicing LLC pabk@logs.com
Michael Patrick Farrington	on behalf of Creditor Lakeview Loan Servicing LLC mfarrington@kmlawgroup.com
Thomas I Puleo	on behalf of Creditor Lakeview Loan Servicing LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1

Derek Edward DiMedio

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7345

EIN --

Debtor 2

Maria Theresa Moran

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3510

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:16-bk-01731-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Derek Edward DiMedio

Maria Theresa Moran

By the
court:5/26/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.